## North Dakota Court System Benefit Summary

Effective July 1, 2011

**BENEFIT ELIGIBILITY HEALTH INSURANCE** First day of the month following hiring date. **BCBS North Dakota** Benefit: Contribution: Coverage Level Monthly Rates Employee Employer Paid Family Employer Paid **DENTAL INSURANCE** First day of the month following hiring date. CIGNA Healthcare\* Benefit: Contribution: Coverage Level Monthly Rates Employee \$39.82 Employee & Spouse \$76.88 Employee & Child(ren) \$89.22 Family \$127.04 \*The premium is eligible for pre-tax treatment through the IRC Section 125 FlexComp program. VISION INSURANCE First day of the month following hiring date. Benefit: Superior Vision\* Contribution: Coverage Level Monthly Rates Employee \$4.92 Employee & Spouse \$9.84 Employee & Child(ren) \$8.96 Family \*The premium is eligible for pre-tax treatment through the IRC Section 125 FlexComp program. LIFE INSURANCE First day of the month following hiring date. Benefit: ING\* Employee Basic Life - \$3500 term life coverage. Supplemental Employee Life - elect in increments of \$5000 up to a maximum of \$200,000. Supplemental Dependent Life - must have Supplemental Employee Life to elect \$2000 or \$5000 coverage level. Supplemental Spouse Life - must have Supplemental Employee and Dependent Life to elect in increments of \$5000 up to 50% of the total of supplemental employee coverage. Contribution: Coverage Level Employee Basic Life of \$3500 Monthly Rates **Employer Paid** Supplemental Employee Life and AD&D Based on Employee Age Supplemental Dependent Life Based on Employee Age Supplemental Spouse Life Based on Employee Age \*Supplemental Employee Life Insurance premium up to \$50,000 of coverage will automatically be pre-taxed. FLEXCOMP PLAN First day of the month following hiring date. Benefit: Allows tax savings on the amount paid for eligible insurance premiums, medical expenses, and dependent care expenses. **Premium Conversion** Allows for pre-tax treatment for certain payroll deduction premiums under various insurance programs. (Examples include dental, vision, and cancer insurance policies). Medical Spending Account Pre-tax savings account which allows for reimbursement of employee and dependent medical, dental, vision expenses beyond coverage in benefit plans \$6000 maximum annual deferral ("use it or lose it"). Dependent Care Reimbursement Account Pre-tax savings account which allows for reimbursement of dependent care expenses incurred. \$5000 maximum annual deferral ("use it or lose it"). (\$2,500 maximum annual deferral if married but filing separate on tax return)

EMPLOYEE ASSISTANCE PROGRAM Automatically enrolled.

**Benefit:** Provides professional services and counseling to an employee and the employee's household members.

Contribution: Employer Paid

BENEFIT ELIGIBILITY

RETIREMENT PLANS Contributions begin with first paycheck.

Benefit: Defined Benefit Hybrid Plan

If vested, a guaranteed benefit at retirement, which is generally based on compensation, the benefit multiplier, and years of

service.

Vesting in Disability Benefit:180 DaysVesting in Retirement Benefit:36 Months

**Contribution:** Employee Contribution: 4.00% of salary Employer Paid

Employer Contribution: 4.12% of covered payroll Employer Paid

RETIREE HEALTH INSURANCE CREDIT

Contributions begin with first paycheck.

Benefit: If elect and receive retirement, an employee is eligible to receive a credit towards the health insurance premium for the State

health plan equal to \$5.00 for each year of credited service.

**Contribution:** 1.14% of covered payroll Employer Paid

SUPPLEMENTAL RETIREMENT Anytime.

Benefit: Deferred Compensation 457 Supplemental Retirement Plan

Voluntary, supplemental retirement savings program designed to increase an employee's personal savings for retirement and

reduce an employee's current taxable income.

Contribution: Minimum Contributions Annually \$300

For more information on the above benefits, please visit North Dakota Public Employees Retirement System (NDPERS) website:

SICK LEAVE First day of employment - as accrued.

**Benefit:** Based on years of service - accrued per pay period.

 Service/Years
 Hours/Month
 Days/Year

 0-1
 8
 12

 2
 10
 15

 Over 2
 12
 18

Family Sick Leave

Up to 40 hours of an employee's accrued sick leave per calendar year may be used to care for the medical condition of an eligible family member (parent, spouse, child, grandparent, grandchild, sibling or any other person who is verifiably dependent on the employee for care).

VACATION First day of employment - as accrued.

Benefit: Based on years of service - accrued per pay period.

Hours/Month Days/Year Service/Years 0-2 3-4 10 15 5-6 12 18 7-8 14 21 Over 8 16 24

HOLIDAYS

Benefit: 10 Holidays:

New Year's Day, Martin Luther King Jr. Day, President's Day, Good Friday, Memorial Day, Independence Day, Labor Day,

Veteran's Day, Thanksgiving Day, Christmas Day.

ALTERNATIVE WORK SCHEDULE

Benefit: An alternative work schedule may be approved by a supervisor to allow an employee's fulfillment of a 40 hour work week.

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www.ndcourts.gov